

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently amended) In a transaction management and financial services system configured to communicate between a server and at least one remote device via a network, a method comprising:

receiving a referral from a referring party, the referral including information regarding any one of a financing-seeking party that has been declined by the referring party, a transaction management-seeking party, a trade credit-seeking party, and a credit guarantee-seeking party; [and]

storing the information regarding the referral in a storage device;

determining whether the referral satisfies system-based parameters;

if the referral satisfies system-based parameters, determining whether the system already has sufficient information to engage the referral;

if the system has sufficient information, engaging the referral; and

if the referral becomes engaged, establishing an account for the referral within a marketplace in the transaction management and financial services system.

2. (Original) The method of claim 1, wherein the referral is received from a credit processing center of a financial institution.

3. (Original) The method of claim 1, wherein the referral is received from any one of a centralized processing center of a financial institution, a centralized underwriting center of a financial institution, a financial institution, and an electronic commerce site.

4. (Cancelled without Prejudice)

5. (Currently amended) The method of claim [4]1, if the referral party does not satisfy system-based parameters, further comprising forwarding information regarding the referral to a third party.

6. (Cancelled without Prejudice)

7. (Currently amended) The method of claim [6]1, wherein the sufficient information comprises commercial transaction information.

8. (Original) The method of claim 7, wherein commercial transaction information comprises any one of invoices, purchase orders, shipping documentation, check copies, check remittance information, credit memos, time tickets, and other documentation associated with commercial transactions.

9. (Currently amended) The method of claim [6]1, where there is not sufficient information to engage the referral, further comprising obtaining additional information from the referral.

10. (Currently amended) The method of claim [6]1, where there is sufficient information to engage the referral and the referral is a financing-seeking party, further comprising providing a proposal for financing to the financing-seeking party.

11. (Original) The method of claim 10, further comprising receiving a response to the proposal from the financing-seeking party.

12. (Original) The method of claim 11, if the received response is a rejection of the provided proposal, further comprising providing an alternative financing proposal.

13. (Cancelled without Prejudice)

14. (Currently amended) The method of claim [13]1, further comprising receiving commercial transaction information from the referral.

15. (Original) The method of claim 14, wherein the step of receiving commercial transaction information comprises receiving electronic commercial transaction information, receiving paper-based commercial transaction information, converting the paper-based commercial transaction information into an electronic format and storing the received commercial transaction information in the central server computer.

16. (Original) The method of claim 15, wherein the marketplace comprises buyers and sellers.

17. (Original) The method of claim 16, wherein the marketplace comprises a centralized repository of commercial transaction information for buyers and sellers.

18. (Original) The method of claim 16, further comprising providing operations which can be performed within the marketplace.

19. (Original) The method of claim 18, wherein the operations which can be performed within the marketplace comprise any one of trade credit underwriting, commercial transaction management, financing, and modification and customization of a screen display at a remote device in communication with the server.

20. (Original) The method of claim 19, wherein trade credit underwriting comprises any one of receiving a request to approve a buyer for trade credit; responding to the request by analyzing the buyer for trade credit eligibility; obtaining additional information on the buyer, where there is insufficient information to analyze the buyer for trade credit eligibility; and making a recommendation to the requesting party as to the eligibility of the buyer for trade credit.

21. (Original) The method of claim 20, wherein the additional information may include information obtained from any one of the buyer seeking trade credit approval and external information sources.

22. (Original) The method of claim 21, wherein the information received from the buyer comprises any one of length of time in business, number of employees, industry, sales size, credit references, banking references, type of business, financial information, and other buyer information.

23. (Original) The method of claim 21, wherein the external information sources comprise any one of banks; suppliers; credit agencies; identification verification companies; local, state, federal, and international governments; and information gathering firms.

24. (Original) The method of claim 23, wherein the external information from banks comprises any one of information on credit facilities to the buyer seeking trade credit approval, average size of bank balances, performance histories including overdraft frequency, credit facility default history, and other banking records relating to the buyer seeking trade credit approval.

25. (Original) The method of claim 23, wherein the external information from suppliers comprises any one of information on the length of their relationship with the buyer seeking trade credit approval, average credit extended to the buyer seeking trade credit approval, payment performance history of the buyer seeking trade credit approval, products sold to the buyer seeking trade credit approval, degree of satisfaction with the performance of the buyer seeking trade credit approval, and other information concerning their relationship with the buyer seeking trade credit approval.

26. (Original) The method of claim 23, wherein the external information from credit agencies comprises any one of length of time in business, number of employees, industry, sales size, bank of record, secured party information, payment performance history, type of business, financial information, organizational history, owner biographical information, and other buyer information.

27. (Original) The method of claim 23, wherein the external information from identification verification companies comprises authentication of buyer identity.

28. (Original) The method of claim 23, wherein the external information from local, state, federal, and international governments comprises any one of corporate documents including articles of incorporation, corporate filing documents, information containing identification of the officers of the company, information contained within SEC filing documents, and other information available through various governments.

29. (Original) The method of claim 19, wherein commercial transaction management comprises any one of aggregating commercial transaction information including images to a central server computer; providing access to ancillary commercial transaction information through the central server computer to facilitate management, maintenance, and conclusion of commercial transactions; enabling external users to access the central server computer to modify commercial transaction information, to electronically reconcile modifications of commercial transaction information with an accounting system located at a remote device, to conclude and electronically reconcile commercial transaction information with an accounting system located at a remote device; receipt and application of electronic and paper-based payment; storing payment information, including images, within the central server computer; and facilitating the management and collection of payments; allowing buyers and seller to electronically reconcile payment information with an accounting system located at a remote device.

30. (Original) The method of claim 29, wherein the ancillary commercial transaction information comprises any one of electronic shipping information, bank account information, and other information necessary to manage, maintain, and conclude commercial transactions.

31. (Original) The method of claim 29, wherein the step of aggregating commercial transaction information comprises linking commercial transaction information to the associated commercial transaction and accounts of a buyer and seller that are parties to the commercial transaction.

32. (Original) The method of claim 29, wherein commercial transaction management further comprises providing dispute resolution, comprising the steps of:

receiving dispute information related to an invoice, the dispute information including information identifying the disputed invoice, the invoice having an invoice issuer and an invoice recipient;

communicating the dispute information to the invoice issuer; and

providing for communication between the invoice issuer and the invoice recipient to facilitate resolution of the dispute.

33. (Original) The method of claim 29, further comprising providing access to commercial transaction documentation to both the buyer and the seller, commercial transaction documentation including commercial transaction information and ancillary commercial transaction information.

34. (Original) The method of claim 19, wherein financing comprises any one of receiving information regarding a financing seeking party; where there is sufficient information to make a proposal, making a proposal to provide financing to the financing seeking party; where there is not sufficient information to make a proposal, obtaining additional information; and if the proposal is declined, providing an alternative financing proposal.

35. (Original) The method of claim 34, wherein sufficient information comprises any one of financial information of the financing-seeking party, articles of incorporation of the financing-seeking party, customer list of the financing-seeking party, vendor list of the financing-seeking party, organizational history of the financing-seeking party, detailed lists of assets and liabilities of the financing-seeking party, number of employees of the financing-seeking party, industry of the financing-seeking party, type of business of the financing-seeking party, key employee biographies and responsibilities of the financing-seeking party, and other information on the financing-seeking party.

36. (Original) The method of claim 34, further comprising, if the proposal is accepted, establishing an account for the financing seeking party and capturing account activity information.

37. (Original) The method of claim 36, wherein account activity information can be information regarding any one of advance requests, over advance requests, credit availability, and communications with financing seeking party.

38. (Original) The method of claim 19, wherein the operations performed within the marketplace result in the gathering of information which is captured to form a profile for a specific user, the specific user including any one of a specific company user and a specific individual user.

39. (Original) The method of claim 38, wherein the profile comprises information of what data is accessed by the specific user and how the display of data on the screen display is modified by the specific user.

40. (Original) The method of claim 38, wherein the profile further comprises information gathered during any one of the operations of trade credit underwriting, commercial transaction management, and financing.

41. (Original) The method of claim 38, further comprising customizing a look and feel of the screen display based on the profile established for the specific user.

42. (Original) The method of claim 41, wherein the look and feel furthers brand exposure of the referring party.

43. (Original) The method of claim 41, wherein the look and feel comports with the brand image of the referring party, whereby an impression is created that the operations of the transaction management and financial services system are being performed by the referring party.

44. (Original) The method of claim 41, wherein the look and feel comports with the brand image of the referring party, whereby an impression is created that the operations of the transaction management and financial services system are being performed in affiliation with the referring party.

45. (Original) The method of claim 38, further comprising customizing the content of the screen display based on the profile established for the specific user.

46. (Original) The method of claim 38, further comprising customizing advertisements provided on the screen display based on the profile established for the specific user.

47. (Original) The method of claim 46, wherein the advertisements are specific to the referring party.

48. (Original) The method of claim 38, further comprising customizing the presentation of referring party products and services to the screen display based on the profile established for the specific user.

49. (Original) The method of claim 38, wherein the profile comprises attributes determined by an external party.

50. (Original) The method of claim 49, wherein the external party comprises any one of an advertiser, referring party, financial institution, and any corporate entity.

51. (Original) The method of claim 49, further comprising providing a means for any one of accessing, analyzing, interpreting, modifying, and retrieving attributes of the profile.

52. (Original) The method of claim 38, wherein the profile comprises system-defined attributes.

53. (Original) The method of claim 1, further comprising providing a screen display indicating an affiliation with the referring party.

54. (Original) The method of claim 53, wherein the screen display is wholly representative of the referring party.

55. (Original) The method of claim 1, further comprising providing a screen display with no indication of the referring party.

56. (Currently amended) A system configured to provide transaction management and financial services and to communicate between a server and at least one remote device via a network, the system comprising:

means for receiving a referral from a referring party, the referral including information regarding any one of a financing-seeking party that has been declined by the referring party, a

transaction management-seeking party, a trade credit-seeking party, and a credit guarantee-seeking party; [and]

means for storing the information regarding the referral in a storage device;
means for determining whether the referral satisfies system-based parameters;
if the referral satisfies system-based parameters, means for determining whether
the system already has sufficient information to engage the referral;
if the system has sufficient information, means for engaging the referral; and
if the referral becomes engaged, means for establishing an account for the referral
within a marketplace in the transaction management and financial services system.

57. (Currently amended) A computer program product comprising computer readable program code for handling declinations, the program code in the computer program product comprising:

first computer readable program code configured to:

[for] receive[ing] a referral from a referring party, the referral including information regarding any one of a financing-seeking party that has been declined by the referring party, a transaction management-seeking party, a trade credit-seeking party, and a credit guarantee-seeking party; [and]
determine whether the referral satisfies system-based parameters;
if the referral satisfies system-based parameters, determine whether the
system already has sufficient information to engage the referral;
if the system has sufficient information, engage the referral; and
if the referral becomes engaged, establish an account for the referral within
a marketplace in the transaction management and financial services system;

second computer readable program code for storing the information regarding the referral in a storage device.

58. (Currently amended) The method of claim 1, further comprising:
evaluating the referral to determine whether the referral meets system-determined
underwriting criteria, the system-determined underwriting criteria being variables used to
determine whether the services and products of the system meets the needs of the referral; and
if the referral does not meet system-determined underwriting criteria, seeking an
alternative provider for the referral.

59. (Original) The method of claim 58, wherein the step of seeking an alternative
provider for the referral comprises communicating application information on the referral to
potential alternative providers; and receiving bids from potential alternative providers and
communicating bids to the referral.

60. (Original) The method of claim 58, wherein the step of seeking an alternative
provider for the referral comprises receiving bids from potential alternative providers; selecting a
bid from the received bids; and communicating the selected bid to the referral as a system-
branded bid.

61. (Original) The method of claim 58, wherein the step of seeking an alternative
provider for the referral comprises matching application information for the referral to
underwriting guidelines of a plurality of alternative financing providers and determining whether
one or more matches exist.

62. (Original) The method of claim 61, further comprising notifying the alternative
provider and the referral of the match.

63. (Original) The method of claim 62, wherein the match is provided on a private label
basis, reflecting the brand of the transaction management and financial services system and the
referring party.

64. (Original) The method of claim 62, wherein the match is provided on a co-branded
label basis, reflecting the brand of the transaction management and financial services system and
the alternative provider.

65. (Original) The method of claim 62, wherein the match reflects only the brand of the alternative provider.

66. (Original) The method of claim 62, wherein the match reflects only the brand of the referring party.

67. (Original) The method of claim 1, further comprising:
compiling a list of names and information associated with providers of commercial transaction management services; and
communicating the list associated with providers of commercial transaction management services for presentation at a remote device.
